



MORGAN HILL POLICE DEPARTMENT

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Telemarketing Schemes

Telemarketing is a multi-billion dollar business in the United States. Fraudulent telemarketers try to take advantage of everyone, but particularly the elderly on the theory that they may be more trusting and polite toward strangers.

Every year, thousands of consumers lose from a few dollars to their life savings to telephone con artists.

Here are a few reasons people become victims of telemarketing fraud:

- Often it is hard to know whether a sales call is legitimate.
- Telephone con artists are skilled at sounding believable - even when they are really telling lies.
- Sometimes telephone con artists reach you when you are feeling lonely. They may call day after day - until you think a friend, not a stranger, is trying to sell you something.
- Some telephone salespeople have an answer for everything. You may find it hard to get them off the phone - even if they are selling something you are not interested in. You don't want to be rude.
- You may be promised free gifts, prizes, or vacations - or the "investment of a lifetime" - but only if you act "right away". It may sound like a really good deal. In fact, telephone con artists are only after your money. **DO NOT GIVE IN TO THEM!**

Tip-offs to Telephone Fraud

You may hear this:

- You must act "now" - or the offer won't be good.
- You have won a "free" gift, vacation, or prize - but you pay for "postage and handling" or other charges.
- You must send money, give a credit card or bank account number, or have a check picked up by a courier - before you have had a chance to consider the offer carefully.
- You don't need to check out the company with anyone - including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- You don't need any written information about their company or their references.
- You can't afford to miss this "high profit, no-risk" offer.

If you hear these - or similar "lines" from a telephone salesperson, just say "no thank you", and hang up the phone.

Elder Phone Fraud – “Distress” scam: Money-making scams that target the elderly happen all the time, but is vastly underreported to authorities and family members due to embarrassment or confusion. An example of a **“distress”** scam is where a frantic caller identifies themselves as your

grandchild or relative, who has gotten himself into trouble in a foreign country. He then pleads with you to wire money immediately and, whatever you do, not to "tell mom and dad." We believe that this scam happens more often than is reported to authorities.

Fraudulent Telemarketing is a Crime!

Do you know how to hang up without feeling guilty? It's okay to have a little bit of fun with the people who are bothering you by telephone. YOU are in charge of when to hang up.

Here are some techniques to avoid telemarketing pressure:

THE BROKEN RECORD - Use the same reply to their questions, such as, "I'm not interested", over and over again.

BLUFFING - "I'm trying to study requests like yours; please hang on while I turn on my tape recorder."

CLOUDING - Playing dumb and responding with non sequiturs. "How am I today? Well, actually my legs have been giving me a little difficulty and I have to go to the dentist and..."

HONESTY - "I just do not have any money I can afford to give. Thank you for calling."

For More Help:

Before you buy from an unfamiliar business or organization, check it out with some of these groups. Your local phone directory has phone numbers and addresses.

- Better Business Bureau of Santa Clara Co. 408-445-3000
- Consumer Protection of Santa Clara Co. 408-792-2880

The Direct Marketing Association (DMA) has a free service to help consumers reduce unsolicited mail and telemarketing calls received at home. Prepare a written request with your name, street, apartment number, city, state, zip code, and telephone number with area code.

To remove your name from nationally-based advertising lists, write to:

Mail Preference Service P.O. Box 9008 Farmingdale, NY 11735-9008

To remove your name from nationally-based telephone solicitation lists, write to:

Telephone Preference Service

P.O. Box 9014 Farmingdale, NY 11735-9014

For additional information or to obtain brochures, please contact the Morgan Hill Police at:

Phone: (408) 779-2101

Fax: (408) 776-7328